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ACCESTN BOARD LOWERS PRE-EXISTING EXCLUSION PERIOD

NASHVILLE, Tenn. — AccessTN, Governor Phil Bredesen's comprehensive health insurance program for uninsurable Tennesseans, will reduce its pre-existing condition exclusion from six months to three months, after the program's board voted unanimously for the change Thursday, June 21.

The change takes effect immediately and will impact current enrollees and enrollees coming onto the plan in 2007. Tennessee joins California, Indiana and Kansas as one of only four states to provide a three-month exclusion period for pre-existing conditions.

A pre-existing conditions period is a provision common to insurance contracts which requires an individual to wait for full coverage for medical conditions he or she has when the insurance is purchased. The period is frequently six to twelve months.

"Tennessee continues to offer one of the best plans in the nation for uninsurable individuals," said Finance and Administration Commissioner Dave Goetz. "AccessTN is helping many Tennesseans who have been denied health insurance coverage, and we will help even more with this change."

The three-month exclusion period will remain in effect until Dec. 31, 2007, unless the board votes to extend the exclusion into 2008. The board's approval expands on its recent decision to immediately cover outpatient chemotherapy and radiation drugs delivered at doctor's office and not be subject to the pre-existing condition requirements. And the program also pays for outpatient prescriptions from day one.

AccessTN, a high-risk pool, was created for persons with one of 55 specified medical conditions, or those who are unable to get insurance in the commercial market because of their health status.

Call 1-866-COVERTN for an application, more information or for help completing the application.

In addition to AccessTN, Governor Bredesen's multi-pronged effort, Cover Tennessee, offers new health insurance options to uninsured individuals in Tennessee. CoverTN is an affordable and portable health insurance initiative for uninsured small businesses. Comprehensive insurance for children is provided through CoverKids and CoverRx provides pharmacy assistance to those without prescription drug coverage. The Cover Tennessee initiative also targets the growing prevalence of diabetes through ProjectDiabetes and focuses on improved lifestyle choices through GetFitTN. The programs were overwhelmingly endorsed by the General Assembly in 2006.

More information on all Cover Tennessee programs is available at www.CoverTN.gov or by calling 1-866-COVERTN.

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